

**From:** "Robert L. Engel" <rl33@alltel.net> on 03/11/2004 11:50:54 AM  
**Subject:** Availability of Funds & Collection of Checks

Gentlemen:

I am opposed to your proposal which would allow the banking industry to create a substitute check, i.e., a paper reproduction of the original, and no longer require that the individual's cancelled check after clearing be returned by his/her local bank of record. I have informed my Congressman of my opposition to your "proposal."

Sincerely,

Robert L. Engel  
Kittanning, PA